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**Sheet** 

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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(use as many sheets as necessary)

Application Number	09/779,950
Filing Date	February 9, 2001
First Named Inventor	Nigel KNIGHT, et al.
Art Unit	3693
Examiner Name	Daniel S. Felten
Attorney Docket Number	72167.000237

-		·	U	I.S. PATENT DO	CUMENTS	
*Examiner Initials	Cite No.		OCUMENT NUMBER er - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	US	2001/0037309	11-01-2001	Carlyle St. Vrain	
	3.	US	2001/0047334	11-29-2001	Nappe et al.	
	4.	US	2001/0047489	11-29-2001	Ito et al.	
	5.	US	2002/0023055	02-21-2002	Antognini , et al.	
	6.	US	2002/0038363	03-28-2002	MacLean	
	7.	US	2002/0052842	05-02-2002	Schuba et al.	
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	13.	US	2002/0107788	08-08-2002	Cunningham	
	14.	US	2002/0184151	12-05-2002	Maloney	
	15.	US	20020178071	11-28-2002	Walker et al.	
	16.	US	2003/0037002	02-20-2003	Higgins, et al.	
	17.	US	2003/0110442	06-12-2003	Battle	
	18.	US	2003/0120686	06-26-2003	Kim, et al.	
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**EXAMINER SIGNATURE** 

**DATE CONSIDERED** 

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Substitute	for form 1449A/PTO	Application Number	09/779,950
INFORMATION DISCLOSURE		Filing Date	February 9, 2001
	TEMENT BY APPLICANT	First Named Inventor	Nigel KNIGHT, et al.
SIA	(use as many sheets as necessary)	Art Unit	3693
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			U.S. PATENT DO	CUMENTS	
*Examiner	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	26.	US 2004/0201735	10-14-2004	Baron	
	27.	US 2004/0228514	11-18-2004	Houle, et al.	
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	29.	US 3653480	04-04-1972	Yamamoto et al.	
	30.	US 4264808	04-28-1981	Owens, et al.	
	31.	US 4672377	06-09-1987	Murphy	
	32.	US 4700055	10-13-1987	Kashkashian Jr.	
	33.	US 4797913	01-10-1989	Kaplan	
	34.	US 4799156	01-17-1989	Shavit	
ě.	35.	US 4812628	03-14-1989	Boston	
	36.	US 4823264	04-18-1989	Deming	
	37.	US 4931793	06-05-1990	Fuhrmann et al.	
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	39.	US 4992646	02-12-1991	Collin	
	40.	US 5023904	06-11-1991	Kaplan	
	41.	US 5053607	10-01-1991	Carlson	
	42.	US 5054096	10-01-1991	Beizer	
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	44.	US 5111395	05-05-1992	Smith	
	45.	US 5136502	08-04-1992	Van Remortel et al.	
	46.	US 5187750	02-16-1993	Behera	
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	48.	US 5225978	07-06-1993	Peterson	

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear
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	50.	US 5265007	11-23-1993	Barnhard, Jr., et al.	
	51.	US 5283829	02-01-1994	Anderson	
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	53.	US 5321238	06-14-1994	Watanabe	
	54.	US 5326959	07-05-1994	Perazza	
	55.	US 5336870	08-09-1994	Hughes	
	56.	US 5349170	09-20-1994	Kern	
	57.	US 5350906	09-27-1994	Brody et al.	
	58.	US 5367581	11-22-1994	VanHorn	
	59.	US 5373550	12-13-1994	Campbell	
	60.	US 5396417	03-07-1995	Burks	
	61.	US 5402474	03-28-1995	Miller	
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	72.	US 5504677	04-02-1996	Pollin	

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	TEMENT BY APPLICANT	First Named Inventor	Nigel KNIGHT, et al.
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·			J.S. PATENT DO	CUMENTS	•
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	75.	US 5544043	08-06-1996	Miki, et al.	
	76.	US 5550734	08-27-1996	Tater	
	77.	US 5551021	08-27-1996	Harada	
	78.	US 5557515	09-17-1996	Abbruzzese et al.	
	79.	US 5563400	10-08-1996	Le Roux	
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	82.	US 5583760	12-10-1996	Klesse	
	83.	US 5590196	12-31-1996	Moreau	
	84.	US 5592378	01-07-1997	Cameron	
	85.	US 5615109	03-25-1997	Eder	
	86.	US 5621201	04-15-1997	Langhans	
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	95.	US 5677955	10-14-1997	Doggett et al.	
	96.	US 5679938	10-12-1997	Templeton	

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
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	99.	US 5692132	11-25-1997	Hogan			
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	102.	US 5704044	12-30-1997	Tarter et al.			
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	104.	US 5715298	02-03-1998	Rogers			
	105.	US 5715314	02-03-1998	Payne			
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	107.	US 5724424	03-03-1998	Gifford			
	108.	US 5727249	03-10-1998	Powell			
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·	116.	US 5826241	10-20-1998	Stein			
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	118.	US 5832447	11-03-1998	Rieker			
	119.	US 5832460	11-03-1998	Bednar			
	120.	US 5832463	11-03-1998	Houvener et al.			

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
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	123.	US 5835603	11-10-1998	Coutts			
	124.	US 5852812	12-22-1998	Reeder			
	125.	US 5859419	01-12-1999	Wynn			
	126.	US 5864609	01-26-1999	Cross et al.			
	127.	US 5870456	02-09-1999	Rogers			
	128.	US 5870721	02-09-1999	Norris			
	129.	US 5873072	02-16-1999	Kight			
	130.	US 5883810	03-16-1999	Franklin et al.			
	131.	US 5884288	03-16-1999	Chang			
	132.	US 5897625	04-27-1999	Gustin			
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	136.	US 5917965	06-29-1999	Cahill et al			
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	138.	US 5930778	07-27-1999	Geer			
	139.	US 5940811	08-17-1999	Norris			
	140.	US 5940844	08-17-1999	Cahill et al.			
	141.	US 5943656	08-24-1999	Crooks			
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	143.	US 5956700	09-21-1999	Landry			
	144.	US 5963659	10-05-1999	Cahill et al.			

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1	TEMENT BY APPLICANT	First Named Inventor	Nigel KNIGHT, et al.
	(use as many sheets as necessary)	Art Unit	3693
	(use as many sneets as necessary)	Examiner Name	Daniel S. Felten
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*Examiner	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages o Relevant Figures Appear
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	146.	US 5966698	10-12-1999	Pollin	
	147.	US 5978780	11-02-1999	Watson	
	148.	US 6003762	11-21-1999	Hayashida	
	149.	US 6006208	12-21-1999	Forst et al.	
	150.	US 6016482	01-18-2000	Molinari et al.	
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	152.	US 6026388	02-15-2000	Liddy et al.	
	153.	US 6029139	02-22-2000	Cunningham et al.	
	154.	US 6032133	02-29-2000	Hilt et al.	
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·	157.	US 6035285	03-07-2000	Schlect et al.	
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	159.	US 6038553	03-14-2000	Hyde Jr.	
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	166.	US 6064764	05-16-2000	Bhaskaran, et al.	
	167.	US 6065675	05-23-2000	Teicher	
	168.	US 6067524	05-23-2000	Byerly et al.	

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INIE	DRMATION DISCLOSURE	Filing Date	February 9, 2001
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		Į.	CUMENTS		
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	170.	US 6070798	06-06-2000	Nethery	
	171.	US 6073104	06-06-2000	Field	
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	173.	US 6076072	06-13-2000	Libman	
	174.	US 6078907	06-20-2000	Lamm	
	175.	US 6081790	06-27-2000	Rosen	
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	185.	US 6138118	10-24-2000	Koppstein et al.	
	186.	US 6144946	11-07-2000	lwamura	
	187.	US 6149056	11-21-2000	Stinson et al.	
	188.	US 6173272	01-09-2001	Thomas, et al.	
	189.	US 6181837	01-30-2001	Cahill et al.	
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Substitute for form 1449A/PTO **Application Number** 09/779,950 **Filing Date** February 9, 2001 INFORMATION DISCLOSURE **First Named Inventor** Nigel KNIGHT, et al. STATEMENT BY APPLICANT **Art Unit** 3693 (use as many sheets as necessary) **Examiner Name** Daniel S. Felten **Sheet** 9 of 11 **Attorney Docket Number** 72167.000237

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	194.	US 6324524	11-27-2001	Lent et al.	
	195.	US 6338049	01-08-2002	Walker et al.	
	196.	US 6446072	09-03-2002	Schulze, et al.	
	197.	US 6490568	12-03-2002	Omara et al.	
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	200.	US 6574350	06-03-2003	Rhoads, et al.	
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	205.	US 6636615	10-21-2003	Rhoads, et al.	
	206.	US 6825940	11-30-2004	Wu, et al.	
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	208.	US 6970259	11-29-2005	Lunt, et al.	
	209.	US 7062456	06-13-2006	Riehl, et al.	
	210.	US 7104443	09-12-2006	Paul et al.	
	211.	US 7177836	02-13-2007	German, et al.	
	212.	US 6464134	10-15-2002	Page	
	213.	US 5903878	05-11-1999	Talati, et al.	
	214.	US 6411942	06-25-2002	Fujimoto	
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	217.	US 6968319	11-22-2005	Remington, et al.		
	218.	US 6029141	02-22-2000	Bezos, et al.		
	219.	US 7146344	12-05-2006	Wankmueller		
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			REIGN PATENT DOCUMENT				
*Examiner	Cite	Coun	try Code Number-	Publication Date	Name of Patentee or Applicant of Cited	Pages, Columns, Lines, Where Relevant Passages or Relevant	TRANSLATION
Initial	No.		d Code (if known)	MM-DD-YYYY	Document	Figures Appear	YES/NO
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*Examiner Cite		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue		
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	227.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995		
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		OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS	
*Examiner	Cite	item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue	
Initials	tiete I No III		YES/NO
	230.	Dialog file 20, #10279554; Offer: Book Yourself Free Cassettes; March 25, 2000; Birmingham Post, p. 16	
	231.	Du Pont's Electronic Payments, Corporate EFT Report, v9, n1, Dialog file 636, Accession No. 01066902, January 11, 1989	
	232.	Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, The Wall Street Journal, 11/07/2002	
	233.	NORRIS, First data unit develops blockbuster cash card, Omaha World Hearld Sunrise Edition, Business Section, 01/19/1996, p. 16	
	234.	Harsh Truth: Your Investments Likely Won't Make Any Money	
	235.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002	
	236.	ANONYMOUS, Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/1995	
	237.	FINANCIAL NEWS, Wells Fargo Rolls Out Nationwide Lockbox Check Conversion, PR Newswire Association, 04/22/2003	
	238.	TERRIE MILLER AND HENRY YAN, When Custody Governs, Benefits Canada, Toronto, February 1998, Vol. 22, Issue 2, pg. 33, 5 pages	
	239.	Michael Miller, The Complete Idiots Guide to Online Auctions, pg. 271-272.	

<b>EXAMINER S</b>	IGNATURE
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**DATE CONSIDERED** 

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.